



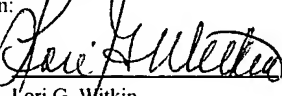
2643 <sup>Final</sup>

Docket No.: P/63604

**PATENT APPLICATION**  
**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P. O. Box 1450; Alexandria, VA 22313-1450, on:

March 16, 2006  
(date)

  
Lori G. Witkin

In re: Application of: Stephen TAYLOR

Serial No. : 10/506,919

Group Art Unit: 2643

Filed : May 4, 2005

Examiner: S. Woo

For : METHOD AND APPARATUS FOR CASHLESS  
TRANSACTIONS VIA A TELECOMMUNICATIONS  
NETWORK

New York, New York  
March 16, 2006

**AMENDMENT**

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Official Action dated December 16, 2005, please amend this patent application as follows:

Amendments to the Claims are reflected in the Complete Listing of the Claims and begin on page 2 of this Response.

Remarks begin on page 11 of this Response.